

**REMARKS**

Claims 8-10, 12-16 and 29-39 are pending.

On page 2 of the Office Action, claims 8-10, 12-16 and 29-39 are rejected under 35 U.S.C. §102(e) as being anticipated by Joao.

Regarding claim 8, the feature of at least one limited use credit card number, which is associated with the account number of a customer, is allegedly disclosed at column 5, lines 29-30, of Joao. The citation to lines 29-30 is only a small portion of the sentence that starts at column 5, line 26 and ends at line 34.

The Examiner appears to only be relying upon the phrase "number corresponding thereto"; however, nowhere in sentence encompassing the cited phrase, or in the entire patent disclosure for that matter, is it stated that the "number corresponding thereto", is associated with the master credit card account. Clearly, when the cited phrase is viewed in the context of the entire sentence, it refers to the number from the credit card or other type of listed card that would be entered into a point-of-sale terminal. This is clear because the following sentence beginning at line 34 of column 5 states that data entry, which is entering the number, may typically be formed by swiping the magnetic strip of the card through a card reader of the point-of-sale terminal. When taken in the context of the entire paragraph, the phrase "number corresponding thereto" clearly refers to the number appearing on the card and not to the master credit card account number of a customer.

Furthermore, the disclosure of Joao does not teach the disclose or suggest the features of the limited use credit card number having use limitations different from the use limitations of their master account number or the step of remapping the

limited use credit card number with the master account number as recited in the claim.

With regard to claim 16, Joao does not disclose or suggest, among other features of the claim, the feature of remapping the limited use credit card number with the master account number as disclosed for example in Figure 7, block 714 and the corresponding text on page 49 of the specification.

With regard to claim 29, Joao does not disclose or suggest, among other features of the claim, the feature of remapping the results of the authorization determining step as disclosed for example in Figure 12 and the corresponding text on pages 60 and 61 of the specification.

Accordingly, it is respectfully requested that the rejections of claims 8-10, 12-16 and 29-39 be withdrawn. In addition, it is respectfully submitted that claims 8-10, 12-16 and 29-39 are now in condition for allowance and a notice to that effect is respectfully requested.

If the Examiner has any questions or suggests for expediting the prosecution of this application to allowance, he is respectfully requested to contact the undersigned.

Respectfully submitted,

BUCHANAN INGERSOLL PC

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By: 

Charles F. Wieland III  
Registration No. 33,096

P.O. Box 1404  
Alexandria, Virginia 22313-1404  
(703) 836-6620  
VA 800598.1